

over. Anyone age 55 and over is eligible to extend the 5 year limitation on COBRA coverage. They are able to keep their COBRA coverage until they become eligible for Medicare. If they choose to extend this coverage beyond the 5 year limitation, they will be responsible for premium payment of 125% the cost of the employer plan.

(3) It makes all COBRA recipients eligible for a refundable federal tax credit worth 50% of their premium costs.

The attraction of the COBRA program is that it enables people to maintain continuity of coverage when they are between jobs, or temporarily in a job that doesn't offer health benefits. It also usually allows them to maintain much more comprehensive coverage than would be available in the individual health insurance marketplace at a similar cost. Unfortunately, 18 months is often not enough time for someone to obtain a new job with comprehensive health care benefits for themselves and their family.

Our legislation would allow people to maintain the safety net of COBRA for up to five years—which should provide ample time for a new position with solid benefits to be found. Because the worker pays 102% of the premiums, there is no cost to the employee of maintaining them in their group plan.

Our legislation goes even further for people age 55 and older because many people in this age category retire before becoming eligible for Medicare or find themselves "downsized" out of a job. These people are the least likely segment of our population to be able to obtain affordable coverage in the individual health insurance marketplace. And, with the aging of the baby boom generation, this is a quickly growing segment of our population. In 1999, there were 23.1 million Americans in this age group. This number is expected to grow to 35 million by 2010 and to 42.5 million by 2020.

For these people, we would enable them to extend COBRA coverage until they become eligible for Medicare. This provision would provide them with stable health insurance until they become covered by Medicare. The bill recognizes the fact that this age group is more expensive to insure and compensates business accordingly by increasing the cost of participation to the worker from 102% of the premium to 125% of the premium cost if they maintain COBRA more than the standard of five years put forth in the first provision of our legislation.

Finally, we are especially excited about the provision that provides a new, refundable tax credit worth 50% of the premium costs. This tax credit is vitally important because health insurance is expensive! We are requiring people to pay 102% of the premium and these are often people with no job—or seriously underemployed for a temporary period of time. Overall premiums for health insurance have an average annual cost of \$2400 for an individual and more than \$6000 for a family.

The tax credit will defray some of the otherwise potentially unaffordable new cost forced on workers who wish to take advantage of the COBRA continuation option. They will still be responsible for much more of the cost than under a comprehensive employer-provided health plan in which the employer pays 80% and the employer pays 20%. But, this tax credit will enable many more people to take advantage of the opportunity to remain insured until another employer-provided plan becomes available to them.

Many of our colleagues on the other side of the aisle are enamored of a tax credit approach to solve the problem of the uninsured. Unfortunately, those members refuse to create a marketplace where health insurance would be made affordable and be fairly offered. The beauty of attaching a tax credit to COBRA continuation benefits is that you have guaranteed buy-in to a group health plan with comprehensive benefits that does not underwrite the price of the premium based on an individual's—or their families'—health status.

This bill has something in it for everyone. It builds on the existing COBRA law. It helps people who are between jobs maintain affordable, comprehensive health insurance for themselves and their families. And, it includes the favorite solution put forth by the Republicans to reduce the number of uninsured—a tax credit approach.

Again, we know this bill is no panacea for solving all of the health insurance problems facing our nation. However, it certainly makes dramatic improvements on the status quo.

We look forward to working with our colleagues on both sides of the aisle to enact the COBRA Coverage Extension and Affordability Act and make important strides to help workers maintain affordable, continuous health insurance coverage for themselves and their families.

#### MEMORIAL TO BOYARSKI FAMILY ESTABLISHED

#### HON. PAUL E. KANJORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 24, 2001*

Mr. KANJORSKI. Mr. Speaker, I rise today to commend the law enforcement officers of Luzerne County and other members of the community, including the Hazleton Standard-Speaker, who have worked to establish a memorial to the late Luzerne County Deputy Sheriff Eugene Boyarski and his family.

Deputy Sheriff Boyarski faced threats for doing his job, and when he refused to give in, he and his family were murdered by a firebomb thrown into their home in the middle of the night on February 14, 1976.

The stone memorial will be dedicated next week outside the Luzerne County Courthouse Annex in Hazleton. It will read: "Deputy Sheriff Eugene Boyarski, his wife Lorraine and his family who tragically died in the intentional fire bombing of their home on Feb. 14, 1976, and all the deputy sheriffs from the Greater Hazleton area and Luzerne County who serve their community and elected sheriff with pride and honor."

The ceremony will also include the presentation of the Boyarski Memorial Award, which will be given each year to a law enforcement officer. The first recipient of this award will be State Trooper Thomas McAndrew of Troop N in Hazleton "for his dedication, resourcefulness and tenacity above and beyond the call of duty during the recent Algar/Molina homicide investigation."

Trooper McAndrew certainly deserves this award for his efforts as the lead investigator, spearheading the intensive probe that led to two arrests and convictions. I am honored to have been asked to participate in this solemn ceremony.

Deputy Sheriff Boyarski's memory will also be perpetuated at the county courthouse in Wilkes-Barre with a plaque and a display of photographs and news clippings. In addition to these memorials and the award, a scholarship in his name will help students to pay for the six-month course at Lackawanna Junior College's branch campus in Hazleton that certifies them to become deputies or police officers.

Every day, our law enforcement officers put their lives on the line to protect our communities. Too often we take their service for granted, and I am pleased that Deputy Sheriff Boyarski's courage will continue to be remembered and honored in Luzerne County.

Mr. Speaker, I am pleased to call to the attention of the House of Representatives these efforts to honor the memory of the Boyarski family, and I commend all those who worked to created this lasting memorial.

#### CONGRATULATIONS DON AND MARY LOU JACOBS

#### HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 24, 2001*

Mr. BARCIA. Mr. Speaker, I rise today to honor Don and Mary Lou Jacobs of Bay City, Michigan, as they prepare to celebrate fifty years of marriage and a life-long commitment to each other and their nine children. The Jacobs' dedication and loving relationship serves as an excellent model for their family, friends and neighbors.

Don and Mary Lou met at LaLonde's Ballroom on Center Avenue in Hampton Township, Michigan. After a year and a half of courtship, Don proposed, and Mary Lou accepted. They were married on the twenty-sixth of May, 1951, and their marriage has been blessed with nine wonderful children: Maureen, Marie, Marlene, Donald, Darrell, Michele, Darin, Duane and Marcia. Mary Lou has devoted her life to raising and nurturing the children and providing a stable and supportive family environment. Don had a long and distinguished career in the automobile industry and, in 1988, retired from the UAW International staff giving him more time to spend with Mary Lou, their children and their grandchildren.

In today's society, it is a rare and praiseworthy occasion for a couple to spend fifty years together. Over the years, Don and Mary Lou have had many good times and much happiness to celebrate. Like any strong relationship, they also depended upon each other and their family to overcome some hardships. Their enduring love helped them make it through those times of strife and only served to deepen and enrich the joy of their partnership.

A good marriage is one of life's greatest covenants because it represents a declaration of love, and, as Paul said in his Letter to the Corinthians, "Though I speak with the tongues of men and angels, but do not have love, I am nothing." Don and Mary Lou exemplify the promises outlined in the marriage pledge that so many others have invoked: through sickness and health, for richer or for poorer, their commitment and their love has remained strong.

Mr. Speaker, I ask my colleagues to join me in congratulating Don and Mary Lou Jacobs